

Mr. Speaker, I will not be speaking on Rev. Jackson this morning, but I will be submitting something for the *Record*, as I know that my good colleague Mr. *Cohen* of Tennessee will also.

Actually, today I rise to talk about something I think is very important, and I think that Jesse Jackson and others who have worked so hard for the community would care about. I rise to recognize National Loan Modification Scam Awareness Month which was established to stop predators around the country from taking advantage of our constituents who are at risk of foreclosure.

Currently, in California, the foreclosure rate is 10.8 percent. Experts predict that nationwide there will be 8.1 million foreclosures by the year 2012, and given this environment, loan modification scams are proliferating at a rapid pace. Every day, more homeowners are falling prey to slick advertising that promises to help them stay in their homes if they pay a third party.

NeighborWorks America and their affiliates around the country are working to combat loan modification scams. To do so, they have launched a national public education campaign to help homeowners protect themselves against loan modification scams, find trusted help, and report illegal activity to authorities.

I urge my colleagues to support National Loan Modification Scam Awareness Month.